KING'S College LONDON

Student travel discounts

Studying in London is a unique experience compared to other universities. Whilst the capital offers an unrivaled amount of things to see and do, it can at first be an overwhelming experience with its own trials and tribulations. Although there are two discount options available to help reduce costs, understanding which one is best is in itself a confusing process. Most students are aware of the 18+ Student Oyster Photocard, but lesser known is the discount offered on the tube using the 16-25 Railcard. So which one is the best? The simple answer is that it depends entirely on the student- how frequently you use the transport network, and during which times. Before forking out on either, it is useful to know the basic details.

The 18+ Student Oyster Photocard

The 18+ Oyster entitles you to 30% off travelcards and Bus and Tram season tickets. It is available to full-time King's students living in the Greater London area applying online using the TFL website at a cost of £20. You'll simply need your course dates, the student number on your ID card, as well as a photo and your email. Applying a discounted travelcard to an oyster gives peace of mind that you won't spend any more than the amount you've already paid. It is important to stress though, **there is no discount to pay-as-you-go fares with an 18+ Oyster.** You could be overpaying for a travelcard if you aren't using the tube or buses frequently so it is worth considering the other option before handing over £20 to Tfl.

The 16-25 Railcard

The 16-25 Railcard gets you ⅓ off pay-as-you-go off peak tube fares Zone 1-6 as an alternative to travelcards. Despite the name suggesting it is only available to those 16-25 years old, **it is also available for full-time students older than 25.** You can apply online at an annual cost of £30, or £70 for three years. The railcard also offers ⅓ off advanced and off-peak fares across the UK rail network and so for those wanting to explore the UK or take the train home, it is an expense that can very quickly pay for itself and save money.

In order to get the discount in London, you will simply need to ask a member of staff at an underground station to apply the Railcard discount to your Oyster. When it comes to the railcard, it must be stressed there is **no discount to peak fares Monday-Friday 06:30-09:30 and 16:00-19:00 or to bus fares**.

Which one is right for me?

If you are not using public transport frequently but instead walking or cycling to university and only using the tube occasionally, the 18+ Oyster may not be worthwhile. For example if you live within Zone 1 or 2, a weekly travelcard with the 30% discount is £23.80 saving you over £10 a week on travel. But, unless you are regularly spending over that amount on pay-as-you-go fares, a 16-25 Railcard may be more appropriate to save money on off-peak fares when using the tube to see friends or explore London for leisure.

Even if you use the tube frequently on one day, fares automatically cap at the zone rate. For example, using Zone 1 and 2 again, the daily cap is £6.80 ensuring you cannot spend anymore than this in one day. The 16-25 offers an additional ⅓ off daily caps when using the tube off-peak bringing the cap down further to £4.49. On the other hand, if you are regularly using transport to travel into university and at peak times, the discounted travelcard allows for unlimited journeys after the initial expense and so may make the 18+ oyster better value.

If you do opt for the 18+ Oyster, you can still apply a 16-25 railcard discount allowing for the best of both

worlds. You can opt for a discounted travelcard in the weeks you use public transport frequently whilst allowing for a pay-as-you-go discount when not using transport frequently outside of term time. If you are living in Zone 2 you may opt for a Zone 1-2 weekly travelcard to get to university, but apply the 16-25 Railcard when you make journeys to Zone 3 and beyond to explore areas outside of Central London. A combination of the two allows for maximum flexibility.

In the end, it depends entirely on your personal use. So it's a good idea to check how much you are using public transport to see if the total regularly exceeds or is below the cost of a travelcard for your zone.

Discount Guide - Step-by-step

Step 1: Make sure you are using either an Oyster or Contactless Card

Paper ticket fares are incredibly expensive in London. For example, whilst a paper ticket fare from Stratford to Waterloo is £4.90, the most you will ever pay with Oyster or Contactless is £2.90. You will know if your debit card is contactless depending on whether it has the contactless symbol (as above). Though contactless removes the need to top-up, discounts cannot be applied and it can be more difficult to keep track of spending.

Adult Oyster cards are available at ticket machines for a £5 deposit. Even if you opt to apply for an 18+ Oyster, it is worth paying this returnable deposit in the meantime as it takes some time for the university to process your application.

Step 2: How much am I using transport and when?

In order to keep track of usage, make sure to register your Oyster Card online following the instructions on the TFL website. oyster.tfl.gov.uk/oyster/link/0004.do

Once you have done this, you can view journey history and see daily expenditure. You can total the weekly and estimate the monthly and annual costs and compare this with the cost of discounted travelcards for each zone using the table Tfl provide: tfl.gov.uk/fares-and-payments/fares/tube-dlr-lo-fares (Daily anytime and off-peak caps can also be viewed).

Step 3: Apply for the discount cards

If you find you are exceeding the cost of a travelcard via pay-as-you-go fares it is likely that an 18+ Oyster is a sound investment and can be applied for online at: photocard.tfl.gov.uk/tfl/showLogon.do?selection=student

If you are infrequently using public transport and therefore coming in below the cost of a travelcard- or simply want both discounts and the option of discounts on trains throughout the UK- you can apply for the 16-25 Railcard online at: 16-25railcard.co.uk/ with a 12% discount code available at: studentbeans.com/student-discount/uk/16-25-railcard

Additional Information

1. If you have recently opened a Student Current account with Santander, you are eligible for a free 4 year 16-25 Railcard with details available here: 16-25railcard.co.uk/help/faqs/santander/
2. Buses are almost always cheaper than the tube and the recently introduced "hopper fare" makes a second bus journey free within one hour of tapping in on the first bus.
3. Remember to tap in and out at all stations even if there are no barriers. Forgetting to tap both in and out on the tube will lead to a penalty fare.
4. King's Student Funding Office confirm student attendance to TFL in order for applications to be approved, if you need to check progress please use their online enquiry formkcl.ac.uk/study/undergraduate/fees-and-funding/contact-us.aspx and allow at least 3 weeks for processing.
5. Want to know more about the difference between oyster fares and tickets? The London Toolkit has created this extensive guide: londontoolkit.com/briefing/travelcard_oyster.htm
6. If you experience any problems or need more advice contact Advice & Guidance kcl.ac.uk/advice